UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

CARROLL BROWNE,

Plaintiff,

-against-

GC SERVICES, LP,

Defendant.

CV 13-

COMPLAINT

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IN CLERK'S OFFICE
US DISTRICT COURT E.D.N.Y.

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SPATT J. BROWN, M. J.

NOW COMES Plaintiff, Carroll Browne ("Plaintiff"), by and through her attorneys, Krohn & Moss, Ltd., for her Complaint against Defendant, GC Services, LP ("Defendant"), alleges as follows:

Nature of the Action

1. This action is brought by Plaintiff pursuant to the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692 et seq.

Parties

- 2. Plaintiff is a natural person residing in Hempstead, Nassau County, New York.
- 3. Plaintiff is obligated or allegedly obligated to pay a debt and is a consumer as defined by 15 U.S.C. § 1692a(3).
- 4. Defendant is a business entity with an office located at 6330 Gulfton, Houston, Texas.
- 5. Defendant is a debt collector as defined by 15 U.S.C. § 1692a(6), and sought to collect a consumer debt from Plaintiff.

6. Defendant acted though its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers.

Jurisdiction and Venue

- 7. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy."
- 8. Defendant conducts business in the State of New York establishing personal jurisdiction.
 - 9. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2).

<u>Factual Allegations</u>

- 10. Defendant contacts Plaintiff attempting to collect a debt on behalf of GE Capital Retail Bank with account number xxxx-xxxx-3122.
- 11. The debt that Defendant is attempting to collect arises from transactions that were for personal, family and household purposes.
- 12. In its collection attempts, Defendant mails written correspondence and places telephone calls to Plaintiff at her place of residence, 516-489-50xx.
- 13. On or about October 2, 2012, Defendant placed a collection call to Plaintiff which Plaintiff was not able to answer.
- 14. Accordingly, Defendant left Plaintiff a pre-recorded voice message. See transcribed message as Exhibit A hereto.
- 15. Defendant stated that its message was for Plaintiff and asked Plaintiff to call regarding QVC to telephone number (888) 412-2806, which is a telephone number assigned to Defendant. See Exhibit A.

- 16. Defendant message never identified its business name in its message. See Exhibit A.
- 17. Defendant's message also failed to inform Plaintiff that it is a debt collector. See Exhibit A.
- 18. Instead, Defendant only stated that it was calling about QVC and not that it was calling about a debt, the collection of a debt, or any other information to apprise Plaintiff of the true nature and purpose of its call. See Exhibit A.
- 19. Defendant uses deceptive and misleading in connection with its attempts to collect the alleged debt by not identifying itself, the purpose of its phone calls, or that it is a debt collector.

CLAIM FOR RELIEF

- 20. Defendant's violations of the FDCPA include, but are not limited to, the following:
 - a. Defendant violated §1692d of the FDCPA by engaging in conduct the natural consequence of which is to harass, oppress or abuse Plaintiff in connection with the collection of a debt;
 - b. Defendant violated §1692d(6) of the FDCPA by failing to provide Plaintiff with its identity in its messages for Plaintiff;
 - c. Defendant violated §1692e(10) of the FDCPA by using deceptive means to attempt to collect the debt; and
 - d. Defendant violated §1692e(11) of the FDCPA by failing to disclose in its messages that it is a debt collector.
 - 21. Plaintiff is entitled to her attorney's fees and costs incurred in this action.

WHEREFORE, Plaintiff prays that judgment be entered against Defendant for the following:

- (1) Statutory damages of \$1000.00 pursuant to 15 U.S.C. § 1692k;
- (2) Reasonable attorneys' fees, costs pursuant to 15 U.S.C. § 1692k; and
- (3) Awarding such other and further relief as may be just, proper and equitable.

Dated: January 10, 2013

KROHN & MOSS, LTD.

By:

Adam T. Hill

KROHN & MOSS, LTD.

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Attorneys for Plaintiff

EXHIBIT A

October 2, 2012 at 05:16 PM

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This message is for Carol Browne, please call us regarding QVC at 888-412-2806.